

Information to identify the case:			
Debtor 1	Timothy M. Hummelbaugh		Social Security number or ITIN xxx-xx-7143
	First Name	Middle Name	Last Name
Debtor 2	Tracy L. Hummelbaugh		Social Security number or ITIN xxx-xx-7033
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-70023-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Timothy M. Hummelbaugh

Tracy L. Hummelbaugh

5/19/21

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Timothy M. Hummelbaugh
Tracy L. Hummelbaugh
Debtors

Case No. 16-70023-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: aala

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Date Rcvd: May 19, 2021

Form ID: 3180W

Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 21, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Timothy M. Hummelbaugh, Tracy L. Hummelbaugh, 202 Cabin Hill Road, Meyersdale, PA 15552-9200
cr	+ Carrington Mortgage Services, LLC., c/o Prober & Raphael, A Law Corporation, 20750 Ventura Boulevard, Suite 100, Woodland Hills, CA 91364-6207
cr	+ Carrington Mortgage Services, LLC, et al, c/o Prober & Raphael, A Law Corporation, 20750 Ventura Boulevard, Suite 100, Woodland Hills, CA 91364-6207
cr	+ First Commonwealth Bank, c/o McGrath McCall, P.C., Three Gateway Center, Suite 1375, 401 Liberty Avenue, Pittsburgh, PA 15222-1000
14179359	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas of PA, P.O. Box 117, Columbus, OH 43216
14162948	+ Glhegc, Po Box 7860, Madison, WI 53707-7860
14205143	+ PENNYMAC LOAN SERVICES, LLC, 6101 CONDOR DRIVE SUITE #200, MOORPARK, CA 93021-2602
14162950	+ Pennymac, 6101 Condor Drive, Moorpark, CA 93021-2602
14162951	+ Somerset Trust Company, 151 W Main St, Somerset, PA 15501-2068
14162957	+ The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
14162959	+ Xls, Pob 2461, Harrisburg, PA 17105-2461

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 20 2021 03:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 20 2021 02:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 20 2021 03:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 20 2021 02:12:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: RECOVERYCORP.COM	May 20 2021 03:08:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ EDI: PRA.COM	May 20 2021 03:08:00	PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
cr	EDI: RECOVERYCORP.COM	May 20 2021 03:08:00	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
15279257	+ EDI: RECOVERYCORP.COM	May 20 2021 03:08:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, P.O.

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			Box 41021, Norfolk, VA 23541-1021
14211825	EDI: RECOVERYCORP.COM	May 20 2021 03:08:00	Bureaus Investment Group Portfolio No 15 LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
14162943	EDI: CAPITALONE.COM	May 20 2021 03:08:00	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
14226491	EDI: CAPITALONE.COM	May 20 2021 03:08:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14162944	+ Email/Text: BKBCNMAIL@carringtonms.com	May 20 2021 02:11:00	Carrington Mortgage Services, P.O. Box 54285, Irvine, CA 92619-4285
14233105	+ Email/Text: BKBCNMAIL@carringtonms.com	May 20 2021 02:11:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
14162946	+ Email/Text: bdsupport@creditmanagementcompany.com	May 20 2021 02:12:00	Credit Management Co, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
14162945	+ Email/Text: bdsupport@creditmanagementcompany.com	May 20 2021 02:12:00	Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
14246747	EDI: ECMC.COM	May 20 2021 03:08:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14162947	+ Email/Text: bankruptcynotice@fcbanking.com	May 20 2021 02:11:00	First Commonwealth, 601 Philadelphia Street, Indiana, PA 15701-3952
14170638	+ Email/Text: kpenn@lenderlaw.com	May 20 2021 02:13:00	First Commonwealth Bank, c/o Kirsten S. Penn, Esquire, McGrath McCall, P.C., Three Gateway Center, Suite 1375, 401 Liberty Avenue, Pittsburgh, PA 15222-1000
14162949	+ EDI: MID8.COM	May 20 2021 03:08:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
14208113	+ EDI: MID8.COM	May 20 2021 03:08:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14407731	EDI: PRA.COM	May 20 2021 03:08:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14166530	EDI: RECOVERYCORP.COM	May 20 2021 03:08:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14172787	EDI: AGFINANCE.COM	May 20 2021 03:08:00	SPRINGLEAF FINANCIAL SERVICES, PO BOX 3251, EVANSVILLE, IN 47731
14162952	EDI: AGFINANCE.COM	May 20 2021 03:08:00	Springleaf Financial S, 601 Nw 2nd St, Evansville, IN 47708
14162953	+ EDI: RMSC.COM	May 20 2021 03:08:00	Syncb/Lowes, Po Box 965005, Orlando, FL 32896-5005
14162954	+ EDI: RMSC.COM	May 20 2021 03:08:00	Syncb/Walmart, Po Box 965024, Orlando, FL 32896-5024
14162955	+ EDI: RMSC.COM	May 20 2021 03:08:00	Syncb/Walmart Dc, Po Box 965024, Orlando, FL 32896-5024
14162956	+ EDI: RMSC.COM	May 20 2021 03:08:00	Syncb/Wolf Furniture, 950 Forrer Blvd, Kettering, OH 45420-1469
14162958	+ EDI: BLUESTEM	May 20 2021 03:08:00	Webbank/Fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

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preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
cr		PennyMac Loan Services, LLC

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 21, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 19, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com
Harry B. Reese	on behalf of Creditor PennyMac Loan Services LLC bankruptcy@powerskirm.com
Jill Manuel-Coughlin	on behalf of Creditor PennyMac Loan Services LLC bankruptcy@powerskirm.com
Kenneth P. Seitz	on behalf of Debtor Timothy M. Hummelbaugh thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Joint Debtor Tracy L. Hummelbaugh thedebterasers@aol.com
Kevin Scott Frankel	on behalf of Creditor Carrington Mortgage Services LLC, et al pakb@logs.com, logsecf@logs.com
Kirsten S. Penn	on behalf of Creditor First Commonwealth Bank kpenn@lenderlaw.com
Laurence A. Mester	on behalf of Creditor Carrington Mortgage Services LLC, lmester@mesterschwartz.com, jschwartz@mesterschwartz.com
Maria Miksich	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor PennyMac Loan Services LLC pawb@fedphe.com
Thomas Song	on behalf of Creditor PENNYMAC LOAN SERVICES LLC pawb@fedphe.com

TOTAL: 13